

# (19) United States

## (12) Patent Application Publication (10) Pub. No.: US 2017/0236103 A1 Biton

## Aug. 17, 2017 (43) **Pub. Date:**

#### (54) PEER-TO-PEER FINANCIAL TRANSACTIONS USING A PRIVATE DISTRIBUTED LEDGER

(71) Applicant: **D+H USA Corporation**, Lake Mary, FL (US)

(72) Inventor: Eli Biton, Shoham (IL)

(21) Appl. No.: 15/430,407

(22) Filed: Feb. 10, 2017

#### Related U.S. Application Data

(60) Provisional application No. 62/294,815, filed on Feb. 12, 2016.

### **Publication Classification**

Int. Cl. (51)G06Q 20/06 (2006.01)G06Q 20/22 (2006.01)

(52)U.S. Cl. CPC ...... G06Q 20/065 (2013.01); G06Q 20/223 (2013.01)

#### (57)ABSTRACT

Methods and systems for performing peer-to-peer financial transactions using a private distributed ledger are described. One example method includes identifying a non-accounting transaction in the blockchain network including an output address, zero output amount, a recall indicator, and an identifier of an original transaction; and in response to identifying, generating a reverse transaction crediting an input address of the original transaction for an output amount of the original transaction.

